

FINALLY,
a Mortgage Company that gets it!

EQUITY
RESOURCES, INC.
mortgages

We have a team that understands YOU and helps YOU succeed

- **Why we get it:** We know it all starts with you – the loan officer. That’s why we designed our company around you. We surround you with the team, tools, and technology to help you succeed every day. From our processors and underwriters to our marketing resources and materials, to our technology tools – everything is deployed to help you **THRILL** your clients and referral partners at every step.
- **Our commitment to you:** We’re here to help you close business, **not put up roadblocks**. As a team we all operate under the maxim of supporting you, the loan officer, in every way possible. You’ll be instantly impressed at the level of service and attention you receive. In fact, many of our new hires tell me that they keep pinching themselves after 2-3 months. It’s that good here.

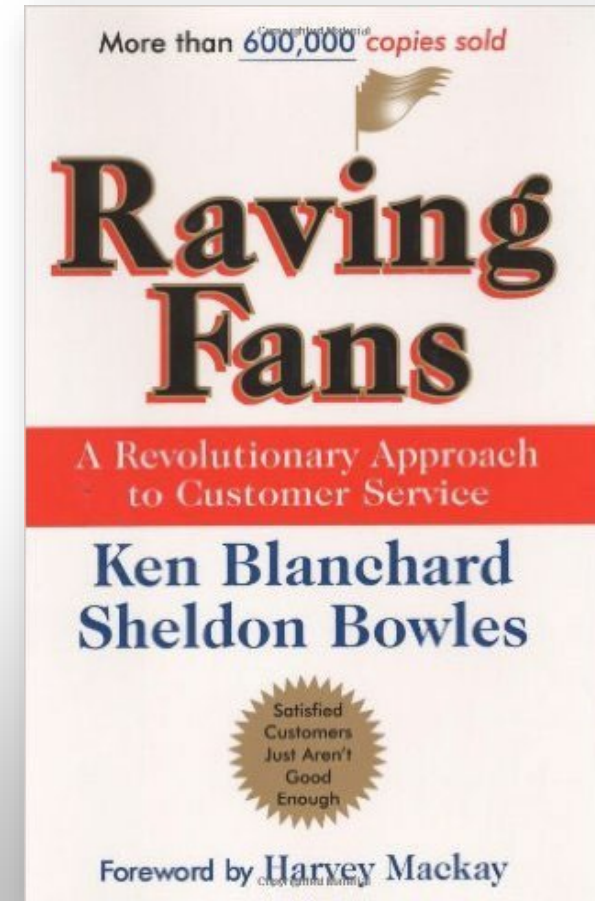


We are proud to have been recognized as a
**Top 100 Employer by National Mortgage
Professional Magazine since 2015!**



You are about to become a “Raving Fan”

- Our Core Purpose is to *“improve the lives of families.”* In fact, we recognize our loan officers by number of families they’ve helped every month not by the dollar amount alone.
- Our mission is to make every person we touch a “Raving Fan”. We strive to get customers and referral partners to say "WOW" during the loan process. That thought **embodies our culture** and as a result, gives us a competitive edge in the market that helps drive repeat and referral business making us the obvious “lender of choice”.



- We are 100% independently owned and operated. That gives us the ability to adapt quickly to a changing market and make decisions without delays.
- We are a direct seller to Fannie, Freddie and Ginnie. This independent level of control over the entire process eliminates unnecessary steps, allowing us to meet our commitments on time and make quality, common sense mortgage loans.
- While many lending firms are contracting their staffs and operations, Equity Resources is continuing to expand.



EQUITY

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- We pride ourselves in closing on time...every time!
- In-House loan processing, underwriting and closing.
- Our processors take **ownership** of your file from the day they receive it all of the way to closing! This will free up your time so you can get another loan and **not worry about your pipeline!**
- We do **NOT** use an AMC. We have an appraisal manager on staff as we self-manage the appraisal process.



The Ultimate in Communication

- Multiple **Email Status Updates** sent to your borrower, your Realtor partners and you, on all loans as they hit specific milestones in the loan process. These emails all come from you so it makes them feel you are the best communicator they've ever worked with!
- **Microsoft Teams for Business.** Texting, screen sharing with operations and tech support.
- Our ops team is available for “live” calls, they do not have voicemail.
- Accessible “scenario desk” with **BINDING** answers to your questions!

UNDERWRITING

- We encourage open communication with your **UNDERWRITER**. (That's not a typo!)
- **24 hour guaranteed underwriting turnaround time** on initial approval **AND** clear to close conditions.
- As an independent mortgage banker we can have **Common Sense/Flexible Underwriting**. We find a way to make your deal work!

**Our underwriting motto: Approve Saleable Loans with
the Information Provided by the Next Day**



Up-side down Underwriting:

- **Most lenders take the application, send it to processing for 15-20+ days. Then they send the loan to underwriting at the end of the process so that all the conditions are determined at the end of the transaction. (Everyone **HATES** last minute conditions).**
- **We do it the exact opposite:** We take the application, send the loan to set up and disclosing, and then the processor prepares the loan for underwriting. Within 4 days of the file arriving the loan is sent to Underwriting. Guaranteed turn time in underwriting is 24 hours. We underwrite up front so all the conditions are outlined at the front of the process to make it easier on the Borrower, Realtor and Loan Officer. **DRASTICALLY REDUCING THE NUMBER OF LAST MINUTE SURPRISES!**

Incredible Marketing Department

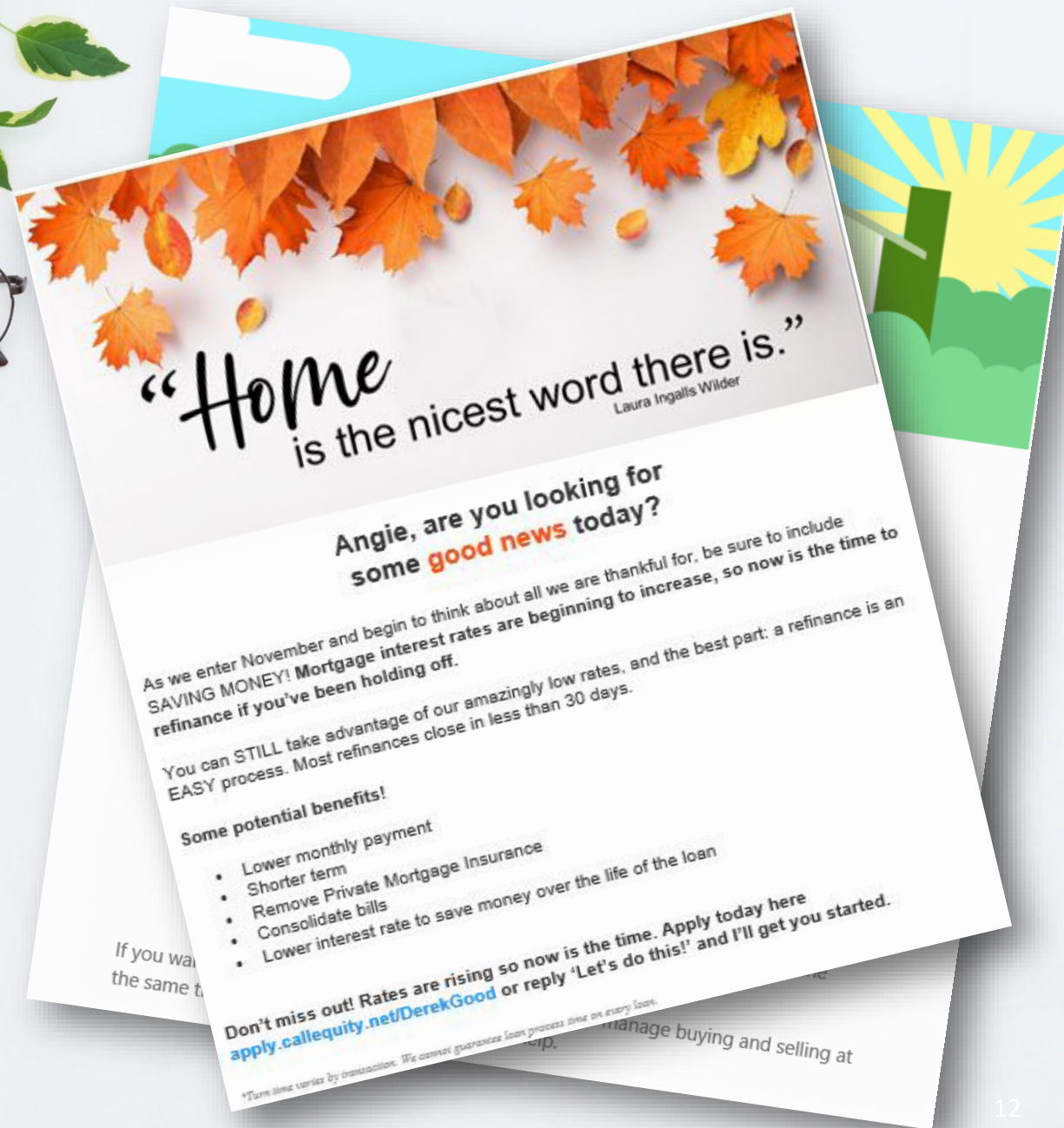
- **6 full time team members that support our Loan Officers with personalized monthly newsletters to your clients, Realtors, and referral partners and much, much more...**
- **We created a state of the art marketing system to keep you in touch called ERMA (Equity Resources Marketing Assistant) with all of your past clients, current clients, Realtors and referral partners.**
- **3 year continuity campaign to keep in touch with all of your clients.**
- **Loan Status Updates: We make you look great by providing 7 status updates to you, your clients, and your Realtors throughout the loan process!**
- **We offer a full library of lunch and learn seminars, flyers and videos to fully support your marketing needs.**
- **Automated “drip” campaign marketing through our robust full CRM system. This is provided at NO cost to our Loan Officers.**



CRM/Marketing Tool: “ERMA”:

- **We offer a powerful automated customer-retention and prospect marketing program for all loan officers that is tied into our Loan Origination System. This turnkey system is designed to keep you on top of their minds.**
- **Have you ever seen clients in the grocery store you did a loan for 3-4 years ago and they come up to you and say “Hi, Yea, we just closed on a new house 1 month ago!!” You are thinking... “Why didn’t they come back to me?” Don’t blame them, blame yourself. You weren’t top of mind! You have to touch your database 12-15 times a year. If you do, you will finance 20-25% of your database each year.**
- **When you use a CRM the best part is...you can set it and forget it. It automatically sends flyers and letters on your behalf to prospects, current borrowers, past clients and referral sources.**
- **It also serves as a detailed database management tool- daily prompts detailing who to contact, when and why to ensure you’ll never miss a marketing opportunity again. We help you develop targeted drip campaigns with 1,000’s of flyers, postcards and prewritten pieces.**

Emails in ERMA – SENT AUTOMATICALLY FOR YOU



Flyers available in ERMA – TOOLS FOR YOU!

“Communication is Key” detailing our communication before closings.

Communication is the key to no surprises at closing.

Contact 1

We email the Attorney/Title Agent at “order all” stage to request title work and explain our process

Contact 2

We request a preliminary Closing Disclosure (CD) from the Attorney/Title Agent before we prepare our CD

Contact 3

We call the Attorney/Title Agent before we prepare the CD and go through our process with them verbally AND go through the preliminary CD with them to make sure it is accurate

Contact 4

We email the preliminary DRAFT CD to the Attorney/Title Agent with an explanation email that again explains our process and asks them to look at our CD and let us know any changes before we send this to the borrower

After 4 contacts with the Attorney/Title Agent

We send the CD to the borrower with what the Attorney/Title Agent gave us to prepare the CD and with their feedback on any changes

Contact 5

We send the closing package to the Attorney/Title Agent with the CD included and detailed instructions to them on how the process with us works



ALL MORTGAGE PROGRAMS

CONVENTIONAL LOAN

- ⇒ You pick your down payment! (3% and up!)
- ⇒ 3% seller assistance
- ⇒ Maximum mortgage amount \$548,250
- ⇒ Mortgage insurance is credit score sensitive

*Conventional 30 Year Loan Example: purchase price of \$200,000 with 3% down payment of \$6,000; mortgage amount of \$194,000 with a fixed interest rate of 3.875% (4.68% APR) would have a monthly payment of \$1,090 (Principal, Interest & Mortgage Insurance Only).

VA LOAN

- ⇒ Must have served Military time
- ⇒ No Money Down
- ⇒ No monthly Mortgage Insurance

FHA LOAN

- ⇒ 3.5% Down*
- ⇒ 6% seller assistance
- ⇒ Credit score as low as 580
- ⇒ Base Loan Limit is \$356,362 for most counties

30-Year Fixed Rate Loan on a \$136,000 sales price with 3.5% down (Loan Amount is \$133,536) with a 3.5% interest rate/ 3.866% APR has an estimated monthly payment of \$933.96. This includes estimated homeowners insurance, property tax and mortgage insurance. *Loan Amount has FHA Mortgage Insurance Premium added.



Program terms & conditions are subject to change at any time. Final approval is subject to credit review and eligibility. This is not a commitment to lend.

USDA LOAN

- ⇒ Area specific, check eligibility: <http://eligibility.sc.egov.usda.gov>
- ⇒ Income limit restrictions (depends on size of household)
- ⇒ No money down 6% seller assistance

BOND PROGRAMS

- ⇒ Down Payment Assistance Grants Available to those who qualify
- ⇒ Income & Purchase Price Limits Apply
- ⇒ Available for both Government & Conventional Loan Program

RAVING FAN SERVICE ON EVERY LOAN

- ⇒ Equity247 Application—access loan documents securely and track your mortgage experience 24/7
- ⇒ Smooth, quick and stress-free process
- ⇒ Education on options for today and tomorrow
- ⇒ Free Credit Scoring Tips (if needed)
- ⇒ In-house Underwriting with common-sense decisions
- ⇒ Update every 2-3 days (or as requested)
- ⇒ In-Process videos explaining the loan stage you're at and what's next
- ⇒ On-time Closings!

Equity Zone Marketing Shop

Can't find something you're looking for? Email marketing by clicking here! 

Marketing Shop 

Go shopping by clicking on the marketing item you want below. Each one of these will include options and an order form, to make it that easy.

Open House Flyer
Customized for any open house. Allow at least a day for marketing to prepare. 


Business Cards
Custom business cards ready when you need them. 


Magazine
Send a one year magazine subscription to your clients or prospects. Click on picture for more details. Cost is \$18.00 each 


Blank Note Cards
High quality cards you can use for your handwritten thank you cards. 


Tri Fold Brochure
Tri Fold Brochures in a number of designs that can be handed out to customers and from your realtors. 


The Resource Newsletter Automatic
Our monthly newsletter. Click here to add a personal story or add older clients to your mailing list. 


Lets Talk Newsletter **Reconnect Options** **Promotional Items**

More From The Marketing Shop!



Equity Resources 'Improving the lives of families' T-shirts! Different colors and styles available.



Equity logo shirts and jackets. There's a few steps to this one.



Tell potential business partners who we are and what working with you can bring to the table.



Rack Card



'Protect your money when buying a home from wire fraud schemes' Cards 5.5x8.5 Size



Yard Signs



These yard signs can really help your realtor sell homes through the power of our creative mortgage solutions.



Prospective Buyer Guide



Email marketing to have this sent to you with your information on it!



Closing Table Signs



Two sided sign. 'I Bought' on one side and 'We Bought' on the other! Great to take for new home buyer pictures at closing!

Realtor Resource



Co-branded Newsletter with your Realtor, 6 times a years!



Loan Officer Shirts



Different FUN ides to promote your business!



All Loan Officers have a Personalized Webpage with full customization options



The Resource Newsletter mails to Closed Customers

[Check out a personalized version here!](#)

The Resource

NEWSLETTER FOR OUR **SAVING** FAN CUSTOMERS

September is National Mortgage Professionals Month!

"What especially stood out compared to other lenders I contacted was the personal care and service that was provided." - Tony

If our team provided a great mortgage experience, please don't keep us a secret.

Find Your Fortune

You could save money with a refinance.

According to **eatthis.com**, the fortune cookie was actually invented in California. Today, most of the fortune cookies in the United States are made by Wonton Food, Inc. factories in Brooklyn, NY; La Vergne, TN; and Houston, TX. Each day, four million fortune cookies are made by the company. Although we missed Fortune Cookie Day on September 13th, you could still save a fortune over the life of your loan with a refinance. **Call today for a savings review!**

Need a laugh? Scan here for funny fortune cookie sayings!



Previous Customer

#1 Fan Refinance Savings

September 2020
We helped Gina and her son refinance their home.
✓ Lowered rate by 3.575%!
✓ They got \$100,000 cash-out for a remodel

June 2019
We helped Ed buy a home.

March 2020
We helped Ed with a refinance.
✓ Lowered rate
✓ Same term
✓ Reduced payment by \$105.

August 2021
We helped them with another refinance. The remodelled home was appraised for **\$111,000 more** than last year!
✓ Paid off Credit Card
✓ Paid off Car Loan
✓ Cash-out \$56,767!

August 2021
Ed refinanced again to save.
✓ Lowered rate
✓ Lower term
✓ Reduced payment by \$365!

What would you do with your savings?!
Call for a game plan.



Creating More Homeowners!

On-time rent payments can now help with a home loan!

Fannie Mae (FNMA) will now use on-time rent payments as a factor when granting a mortgage. FNMA estimates that **17% of previously denied applications could have been approved if rent payments were considered**, so the change promises to help a lot of homebuyers.

Though we've always documented rent payments as part of our application process, they can now make up for insufficient credit accounts and add real merit toward approval to buy a home.

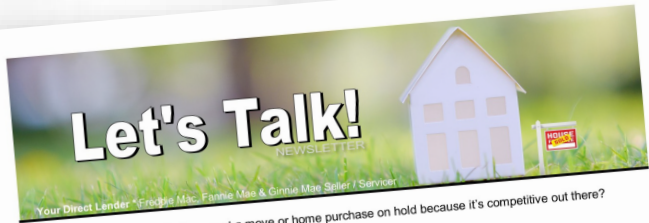
If you know someone who has put off buying a home for fear of inadequate credit, it may be worth taking a second look. Please have them call!

After you've enjoyed this newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

EQUITY RESOURCES, INC.

more than a mortgage company

We proudly offer FHA, VA, Conventional, Jumbo, USDA Rural Development, & Construction Home Loans.



Do you have clients that have put a move or home purchase on hold because it's competitive out there? Here's why it's still a good time to get started:

- **Rates typically rise with the economy.** While commerce is just starting to rev up, interest rates are still near historically low levels.
- **Prices are going up.** An asking price today may sound like a bargain tomorrow. Plus, buying now means they can start earning equity.
- **More people are getting vaccinated.** Experts predict more homes will go on the market as people feel safer about moving. By getting pre-approved for a loan and identifying location and home style now, they'll be ready when the right home is listed.

If you would like to discuss your client's buying situation, please reach out.



We would love to help you and your clients with these Purchase options!

- Second Home Loans
- Investment Property Loans
- No money down programs
- Gift money as a Down Payment acceptable
- Renovation Loans
- Construction Loans

Let's Sell More Homes Together.

Your purchase is our priority! We make our commitment dates on purchase contracts.



"You really made the process as stress free as possible. From start to finish, you were timely with responses and weren't afraid to take the extra steps to answer questions or push information through. Everything was explained with precise detail. Your proactive and insightful personality helped ease the fears of home buying."

- Andrew, Raving Fan HomeBuyer

Real Estate Industry News

- A Redfin Housing Market Update for the 4-week period ending April 4th reported 46% of homes that went under contract had an accepted offer within one week of hitting the market, an all-time high.
- 59% of homes that went under contract had an accepted offer within the first two weeks on the market.
- Homes that sold during the 4-week period were on the market for a median of 25 days, the lowest time on market on record since 2012. This was 15 days less than the same period in 2020, and 22 days less than the same period in 2019.

Give your Buyers Maximum Buying Power with a Pre-Approval... Have them apply at apply.calleguity.net/GabeWood



Gabe Wood
Mortgage Specialist
Call or Text (919) 423-8985
Website: calleguity.com/gabe-wood
3240 Burnt Mill Dr Ste 9A
Wilmington, NC 28403



NMLS 1579/182804. Certain restrictions apply, call for details. NC L-134393-109 DBA Equity Resources of Ohio, Inc. VA MC-4491
www.nmlsconsumeraccess.org By refinancing an existing loan, total finance charges may be higher over the life of the loan.

**Let's Talk
Newsletter to your
Top 40 Referral
Sources...
at no cost to you!**

Open House Flyers



Highlights Renovated North Hills Beauty!
4 Bedrooms / 3 Bathrooms
Stunning Kitchen w/ Island
Screened Porch Overlooking
Wooded Back Yard

4711 Pamlico Drive
Raleigh, NC 27609
List Price: \$595,000



**Offered By
Laurie Compiano**
REALTOR®

For information on this home,
please call (919) 414-8565.



555 Fayetteville St, Ste 201
Raleigh, NC 27601

Your actual rate, payment, and costs could be higher.
Get an official Loan Estimate before choosing the loan.

Financing Options Provided By



Jane Hartsock
Mortgage Specialist

FREE pre-qualification to buy this home!
Call (615) 491-7652 or Apply at
CallEquity.com/Jane-Hartsock

EQUITY
RESOURCES, INC.
mortgages

201 Shannon Oaks Cir, Ste 204
Cary, NC 27511

Conv 30-Yr Fixed		Conv 15-Yr Fixed	
Sales Price	\$595,000	Sales Price	\$595,000
Interest Rate/APR	3.375%/3.422%	Interest Rate/APR	3.000%/3.081%
15% Downpayment	\$89,250	15% Downpayment	\$89,250
Term	360 months	Term	180 months
Loan Amount	\$505,750	Loan Amount	\$505,750
P & I	\$2,236.00	P & I	\$3,493.00
Est Hazard Insurance	\$80.00	Est Hazard Insurance	\$80.00
Est Property Tax	\$411.50	Est Property Tax	\$411.50
Mtg Insurance	\$71.57	Mtg Insurance	\$58.94
Total Monthly	\$2,799.07	Total Monthly	\$4,043.44

*Curious about other
Loan Options?*

Download our Mortgage
Calculator App, enter
<https://calleequity.page.link/f9D7>
into your smartphone!

Better Business Bureau member since 1994. **BBB Rating: A+**

P & I = Principal & Interest payment. Rates available as of 4/2/2020 but are subject to change. This is not a commitment to lend.
Loan program examples are for illustrative purposes only and are subject to change without notice. Other programs available.
Certain restrictions apply, call for details. Corporate NMLS 1579, NC L-134393-105 DBA Equity Resources of Ohio, Inc.;
Linda Jane Hill Hartsock NMLS 1398208.



I've Changed Companies

[Check out more options here!](#)



A NOTE FROM YOUR MORTGAGE SPECIALIST, YOUR NAME HERE

It's Oh-fish-al!



I Have Moved!

Office Address * City, ST Zip

Dear salutation,

After careful consideration, I have decided to move my Mortgage Practice. At Equity Resources, Inc. our philosophy is to **improve the lives of families**. We do this by providing education, honest answers and delivering a "Raving Fan" customer experience to our current and past clients. With great programs, 24 hour underwriting and loan programs with as low as a 580 credit score, I know I can help more people while providing exceptional service. We even have several programs that require no down payment!

If you would like me to complete a savings analysis please give me a call and if you know anyone who is thinking about buying a home or refinancing I would really appreciate you giving them my number. **I hope to hear from you soon!**

Your name



Your Name
Senior Mortgage Specialist
Equity Resources, Inc.
PHONE: (123) 123-1234
EMAIL: You@callequity.net
APPLY FREE: www.callequity.net



NMLS 1579/Licensing, Equal Housing Lender



Sample of Postcard back for Past Clients/Prospects.

Your Name
Equity Resources, Inc.
Your Office address
City, ST Zip

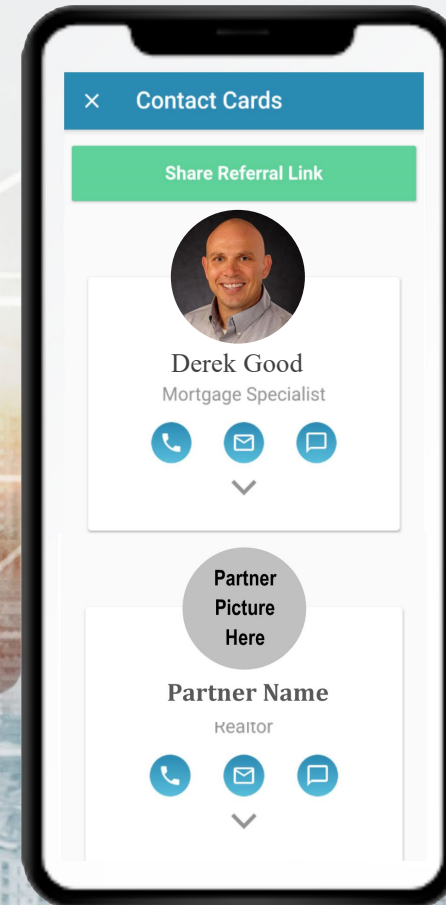
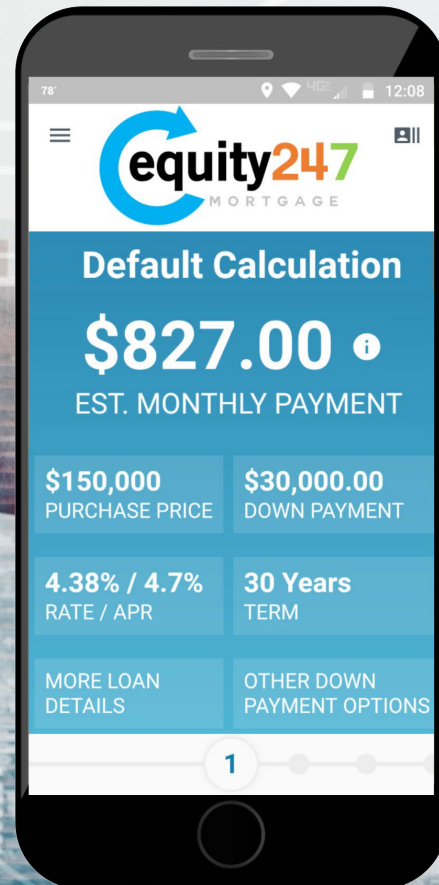
Mortgage question or referral? Call me at 123-123-1234

«contact»
«address»
«city», «state» «zip»

- **We send a closing gift to all of your clients 30 days after closing from you!**
 - **Flag set for Purchases**
 - **Oven Mitt/Pizza Cutter for Condos and Refis**
 - **Ornament for Sept/Oct Closings**
- **We send gifts to your Top 20 Realtors/Referral Partners!**



We utilize a Business Card/Mortgage Calculator App for ease of electronic business card transfers and mortgage calculators for clients and referral partners



Compensation and Benefits

- **Individually Tailored Compensation Plans.** You can choose your commission rate from **60-180 basis points** based on where you want your pricing to be. **No Tiers! Can be modified every 6 months.**
- **We pay commissions every two weeks.**
- **Fantastic Benefits**
 - Major Medical
 - HSA accounts
 - Prescriptions
 - Vision
 - Dental
 - 401K



Products

- **Conventional 10 15 20 and 30 year Fixed and ARMs**
- **FHA and VA offered down to a 580 credit score**
- **Rural Development**
- **State bond/housing assistance programs**
- **100% LTV Doctor loans**
- **Jumbo loans**
- **Non-Conforming Condos**





From the Loan Officer to the Processor to the Underwriter to the Closer, we are all hands on deck for a smooth closing with One Common Purpose: to “WOW” the Realtor and the borrower so they want to come back and do it again and tell all their friends about their great experience. We are not a bank selling multiple banking products to consumers. We sell only one thing and that is mortgage loans and we do it better than everyone else.

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To learn more about the company and current opportunities available, call Tom Piecenski at 614-327-5353 or email him at TPiecenski@CallEquity.net .

Corporate Office 25 S Park PL Newark, OH 43055 * NMLS 1579